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Dear Fellow Floridians,

The holidays are here, and throughout the Sunshine State our communities are buzzing with excitement during this wonderful time of year. As you enjoy this special time with family and friends, it's important to remember a few safety tips to avoid holiday accidents and scams.

As State Fire Marshal, I'm warning all Floridians to beware of the hazards associated with Christmas trees, lights and decorations. Keeping a dry Christmas tree is like inviting a forest fire into your home. Electrical or lighting equipment was involved in more than [44 percent](#) of home Christmas tree fires. Be sure to water your tree often and always turn off Christmas tree lights before leaving your home or going to bed.

With holiday online shopping in full swing, package delivery thieves use this time as an opportunity to scoop up your gifts to make a quick buck. This year alone, the U.S. is projected to exceed more than [\\$135 billion](#) in holiday online spending. You may consider investing in a smart doorbell or security camera. Smart doorbells will alert you when there is motion in the area. Also, consider asking a neighbor for help watching for deliveries. If all else fails, the safest delivery method is to pick packages up directly from your local post office. While this may not be the most convenient, you won't have to deal with missing items.

Protect yourself and your family this holiday season by using some [simple tips](#) to ensure your gift shopping - and deliveries - goes smoothly.

Sincerely,

*Jimmy Patronis
Chief Financial Officer
State of Florida*



[Download-PDF Version](#)



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News You Can Use

CFO Jimmy Patronis' Hurricane Michael Insurance Villages Recovered \$4.1 million for Policyholders in Four Months

TALLAHASSEE, Fla. (11/22/19) - CFO Jimmy Patronis' Hurricane Michael Insurance Villages Recovered \$4.1 million for Policyholders in Four Months.

CFO Jimmy Patronis said, "One year ago, the Florida Panhandle was changed forever by Hurricane Michael. Unfortunately, the recovery has been hampered by the more than 17,000 outstanding insurance claims left open a full year after the storm. This weekend, my Consumer Services Team hosted 30 insurance companies at our Hurricane Michael Insurance Village in Panama City where an estimated \$1,451,815 in claims payments have been made to consumers after meeting with their insurance company in person.

"While this is great progress in paying out remaining claims, it's past time insurance companies step up for the consumers who pay their premiums faithfully month after month. If you're still having issues with claims, please call my helpline today at 1-877-MY-FL-CFO for free assistance."

[Read more>>](#)

CFO Jimmy Patronis Highlights Cybersecurity at AIF Forum in Orlando

ORLANDO, Fla. (11/21/19) - Chief Financial Officer (CFO) Jimmy Patronis gave the keynote address during the Associated Industries of Florida (AIF) Cybersecurity Forum.

CFO Jimmy Patronis said, "I was happy to speak with business leaders from across the state today on the importance of cybersecurity and fraud prevention in Florida. From phishing emails to robocalls, Floridians face new and ever evolving cyber security threats every single day. Our citizens and businesses are constantly under attack and we must

continue to work together to better understand cybersecurity and stay ahead of the curve to stop the fraud epidemic in our state."

If you or your business has been the victim of cyber fraud or scams, report it at FraudFreeFlorida.com.

OIR Approves a 7.5% Decrease to Florida's Workers' Compensation Insurance Rates

TALLAHASSEE, Fla. (11/19/19) - Florida Insurance Commissioner David Altmaier has issued a Final Order granting approval to the National Council on Compensation Insurance (NCCI) for a statewide overall decrease of 7.5% for Florida workers' compensation insurance rates. This applies to both new and renewal workers' compensation insurance policies effective in Florida as of January 1, 2020.

"Florida is an ideal place to do business and I am committed to keeping our workforce and economy strong. This decrease in workers' compensation rates is very good news for employers and one more reason for companies to be located in our great state," said Governor Ron DeSantis.

[Read more>>](#)

****Consumer Alert** CFO Jimmy Patronis: Move Your Alexa, Siri, or Google Home Assistant Away from Windows to Protect from Lasers 'Hack'**

Tallahassee, Fla. (11/07/19) - Chief Financial Officer (CFO) Jimmy Patronis alerts consumers of a recent study showing that voice assistants like Amazon's Alexa, Apple's Siri and Google's Assistant can be "hacked" with special lasers. Troubling details from the study outline that hackers can attack a smart speaker with a laser from outside your house to break in by opening a smart garage door or steal your money by making online purchases.

[Read more>>](#)

CFO Jimmy Patronis Announces Arrest of Unlicensed Doctor in Osceola County Insurance Fraud Bust

Kissimmee, Fla. (10/30/19) - Chief Financial Officer (CFO) Jimmy Patronis announced the arrest of Ozioma Maduka of Osceola Injury Center, LLC for allegedly practicing as a health care professional without a license and fraudulent billing for unlicensed medical treatments.

CFO Jimmy Patronis said, "Fraud in our state has reached epidemic proportions and we must work together to protect Floridians from these costly crimes. Posing as a doctor without a medical license to purposely

deceive and defraud consumers is despicable and can put patients at risk. If you feel you have been the victim of insurance fraud, report it immediately at FraudFreeFlorida.com."

[Read more>>](#)

CFO Jimmy Patronis Announces Arrest in \$500,000 Kissimmee Accident Clinic Fraud Scheme

KISSIMMEE, Fla. (10/29/19) - Chief Financial Officer (CFO) Jimmy Patronis announced the arrest of Dr. Celestino Santi of Accident Care Center of Boggy Creek for allegedly defrauding nine auto insurance companies out of more than \$500,000 in unlicensed medical billing.

CFO Jimmy Patronis said, "Insurance fraud is [estimated](#) to cost Americans more than \$40 billion a year and [reports](#) show this translates to an estimated premiums increase to the average U.S. family of between \$400 and \$700 a year. Scams like this one put people in harm's way and drives up the cost of insurance."

[Read more>>](#)

CFO Jimmy Patronis Appointed to FEMA National Advisory Council

TALLAHASSEE, Fla. (10/16/19) - The Federal Emergency Management Agency (FEMA) announced that Acting Administrator Pete Gaynor has appointed Chief Financial Officer (CFO) Jimmy Patronis to FEMA's

National Advisory Council (NAC). The NAC is an advisory committee established by federal law to ensure effective and ongoing coordination of federal emergency management activities.

[Read more>>](#)

CFO Jimmy Patronis Gives Opening Remarks at Blockchain Task Force Meeting

TALLAHASSEE, Fla. (09/23/19) - Chief Financial Officer (CFO) Jimmy Patronis gave opening remarks at the first meeting of Florida's new Blockchain Task Force. CFO Patronis supported the establishment of the Florida Blockchain Task Force within the Department of Financial Services to study how to grow this industry in Florida.



[Read the press release>>](#)



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In The Know

House approves TRIA, NFIP extensions as part of \$1.4 trillion spending package

On Tuesday, December 17, the House approved a package of bills that includes a seven-year reauthorization of the Terrorism Risk Insurance Act (TRIA) and funding for the National Flood Insurance Program until September 30, 2020. Numerous insurance industry groups applauded the extension of TRIA. The act has been an important support in the effort to supply terrorism insurance through the private market. Since it was enacted, the percentage of companies purchasing terrorism insurance has risen to 80 percent, and the price of coverage has fallen more than 80 percent. [Triple-I blog 12/18/2019](#)

Adjusters - Working Together

In the year that has passed since Hurricane Michael impacted our state, several concerns have been raised about alleged lack of cooperation between all lines adjusters and public adjusters/public adjuster apprentices. Working together to reach swift and successful settlement of a claim must take precedent over other issues. We are reminding all adjusters of the laws which regulate their activities:

All Lines Adjusters - Company, Independent and Emergency

- "A company employee adjuster, independent adjuster, attorney, investigator, or other persons acting on behalf of an insurer that needs access to an insured or claimant or to the insured property that is the subject of a claim must provide at least 48 hours' notice to the insured or claimant, public adjuster, or legal representative before scheduling a meeting with the claimant or an on site inspection of the insured property. The insured or claimant may deny access to the property if the notice has not been provided. The insured or claimant may waive the 48-hour notice." [s. 626.854\(14\)](#), F.S.
- "The insurer may not exclude the public adjuster from its in-person meetings with the insured. The insurer shall meet or communicate with the public adjuster in an effort to reach agreement as to the scope of the covered loss under the insurance policy. The public adjuster shall meet or communicate with the insurer in an effort to reach agreement as to the scope of the covered loss under the insurance policy..." [s. 626.854\(15\)\(a\)](#), F.S.

Public Adjusters

- "The public adjuster or public adjuster apprentice must ensure that prompt notice is given of the claim to the insurer, the public adjuster's contract is provided to the insurer, the property is available for inspection of the loss or damage by the insurer, and the insurer is given an opportunity to interview the insured directly about the loss and claim. The insurer must be allowed to obtain necessary information to investigate and respond to the claim." [s. 626.854\(15\)](#), F.S.
- A public adjuster or public adjuster apprentice shall not prevent, or attempt to dissuade or prevent, an insured or claimant from speaking privately with the insurer, company employee adjuster, independent adjuster, attorney, or any other person, regarding the settlement of the claim. [69B-220-201(4)(a), FAC]
- "A public adjuster or public adjuster apprentice may not restrict or prevent an insurer, company employee adjuster, independent adjuster, attorney, investigator, or other person acting on behalf of the insurer from having reasonable access at reasonable times to any insured or claimant or to the insured property that is the subject of a claim." [s. 626.854\(15\)\(b\)](#), F.S.
- "A public adjuster or public adjuster apprentice may not act or fail to reasonably act in any manner that obstructs or prevents an insurer or insurer's adjuster from timely conducting an inspection of any part of the insured property for which there is a claim for loss or damage. The public adjuster or public adjuster apprentice representing the insureds may be present for the insurer's inspection, but if the unavailability of the public adjuster or their apprentice otherwise delays the insurer's timely inspection of the property, the public adjuster, the public adjuster apprentice, or the insureds, must allow the insurer to have access to the property without the participation or presence of the public adjuster, public adjuster apprentice, or insureds in order to facilitate the insurer's prompt inspection of the loss or damage." [s. 626.854\(14\)\(c\)](#), F.S.

For more information about the duties and responsibilities of all-lines and public adjusters, refer to Chapter 626, [Section VI](#), Florida Statutes, and Rule Chapter [69B-220](#), FAC.

Florida Specialty Insurance Company Liquidation

Florida Specialty Insurance Company was ordered into liquidation by the Courts on October 2, 2019.

Appointed agents have been made aware of this development and should be working on a process to contact their clients/insureds to provide guidance, assist in finding replacement coverage, and provide other general information.

The following information is posted on the Division of Rehabilitation & Liquidation's [website](#):

Effective October 2, 2019, Florida Specialty Insurance Company ("FSIC") was ordered into receivership for purposes of liquidation by the Second Judicial Circuit Court in and for Leon County, Florida. The Florida Department of Financial Services ("Department") is the court appointed Receiver.

FSIC was a property and casualty insurance company located in Sarasota, Florida. The company was licensed in Florida in 1997 and wrote personal property insurance policies for homeowners, condos, renters, and manufactured homes.

All FSIC policies are cancelled effective 12:01 a.m. on November 1, 2019, unless otherwise terminated prior to that date. Policy holders are encouraged to discuss options with their agents as they are best able to advise them as to their insurance options.

YOUR OPTIONS

1	Select coverage With a different Insurance company	Contact Agent to find other coverage.	Unearned premium will be sent to you as soon as possible.
2	Guaranteed offer of coverage with Citizens Property Insurance Corporation	Contact Agent to elect Citizens Coverage.	Unearned premium will automatically be sent to Citizens Property Insurance Corporation.
ACT NOW!		Policies will be cancelled effective 11/1/2019 at 12:01 a.m. You will no longer have homeowner's insurance with Florida Specialty after cancellation date.	Cancellation of your policy will be processed and your unearned premium will be processed after the effective date of the cancellation.

View our company pages for [more information on the FSIC receivership](#). If, after reading the FAQs, you have any other non-claims related questions regarding the receivership, please contact the Department at ConsumerServices@myfloridacfo.com or by calling (850) 413-3081 or toll free at 1-800-882-3054.

Penalty Guidelines - Warranty Associations and Legal Expense

Rule Chapter 69B-232 of the Florida Administrative Code was created to address penalties for violations of chapters [634 \(Warranty\)](#) and [642 \(Legal Expense\)](#) of the Florida Statutes. The rules became effective on November 10, 2019. The rules are the penalty guidelines for these chapters.

You can review the rules at this [link](#) to Rule Chapter 69B-232 of the Florida Administrative Code.

Agents should always verify the companies they sell for are authorized to do business in Florida. If you suspect an entity is not authorized to transact insurance in Florida, please notify our office. Call **877-MY-FL-CFO** (1-877-693-5236).

[Read more](#)

**VERIFY
BEFORE
YOU SELL**



The **2019** Florida Statutes are available online. The Florida Statutes can be viewed at [Online Sunshine](#)



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Knowing the Terms

Acronyms and other types of encrypted forms of communication appear to be all around us. OMG (oh my gosh), if one doesn't keep up with the constant revolution of acronyms and hashtags one would be lost completely. For example, do you know what "TLA" stands for? Here's a hint - it's a three letter acronym. That probably wasn't much help. We don't want it to be hard for you to figure out key terms when you review your continuing education requirements and transcript. Below are terms you need to know:

'PL' stands for pre-licensing. A PL course is one that must be completed before getting an agent or adjuster license.

'CE' stands for continuing education. These are course requirements after getting an agent or adjuster license.

'CE Cycle' is a two-year period for completing required continuing education courses.

'Due Date' is the final date for completing your continuing education requirement. It falls on the last day of your birth month every two years. By the way, you do not have to wait until this date to start doing your CE. Give yourself more time.

'Not in Compliance for Continuing Education' posted in your [MyProfile](#) account means you have not completed all your CE requirements up to date.

'Late' posted on your compliance evaluation page means you completed CE credits; however, you did not complete the credits before your CE due date.

'Carry Over' posted on your compliance evaluation page means you have earned credits in excess of your previous CE cycle requirements that are being applied towards a later compliance cycle.

'5-hour update' is a biennial requirement for the majority of license types requiring continuing education. It must be specific to a license type held by the licensee. These courses usually have an associated course

authority beginning with "CE-5". Click [here](#) to read an article about course authorities.

'**Elective**' is a CE requirement you can satisfy by completing any continuing education course. However, if you are a public adjuster, all courses taken must be specific to public adjusting.

We hope these key terms will help you understand continuing education information on our website and in your MyProfile account. Now, back to "TLA". Have you figured out what that stands for? It is a **Three Letter Acronym**.

Are You Compliant with Your CE or Not?

To be CE compliant requires more than just taking CE courses. Below are a few suggestions for remaining CE compliant:

CE requirements change. You should regularly review your CE status through your [MyProfile](#) account. Your total hours have specific allocation requirements that must be met. Be sure to take all the right categories of CE courses.



Check for late hours. Hours taken after your due date will still post on your compliance evaluation screen, but they will be noted as "Late". Though your hours requirement may have been met, late completion of your continuing education requirement will result in penalties.

Check prior evaluation periods. Always check previous compliance periods to make sure you are not delinquent for a prior period. Be sure to click on VIEW ENFORCEMENT NOTICE just below the Not Compliant text to check for any outstanding fines.

Check your transcript. The same course cannot be taken with the same provider within a two-year period and receive credit. This is noted on your transcript as a duplicate course. You will need to take a different course to meet your CE requirement.

We wish you success in completing your hours to remain knowledgeable in an ever-changing insurance market. And remember, your CE compliance date is your DUE date, not your DO date.

Because many factors may affect your continuing education requirement (e.g. licenses held, number of years licensed, etc.), we encourage you to periodically check your [MyProfile](#) account to determine your individual continuing education compliance requirements and status. You will also be able to find more approved CE courses after logging in to your [MyProfile](#) account versus the public search option, which limits the results to the first 100 course offerings.



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Closing an Insurance Agency

This article provides general guidelines for insurance agents who are closing an agency location.

Contact the insurance companies

Notify each insurance company that you represent of your intention to close the agency. Make arrangements to return the marketing materials and insured files, unless the company allows you to find a new servicing agent. The department requires that existing customers continue to be serviced either by a properly licensed and appointed agent, or by the company's office personnel. Insurance agents who close an agency and do not make arrangements to properly service existing customers risk regulatory action by the department.

Notify your premium finance companies

It is important that you alert any premium finance companies used by your agency. Let them know how to contact you if they have any questions about your existing book of business. If the insurance company has approved a new servicing agent, then you should give the premium finance companies that information.

The premium finance companies are not required to accept new business from the servicing agent, but may do so at their discretion. Finance companies hold you responsible for bank drafts considered to be in your possession.

Surrender your agency license

You need to complete form [DFS-H2-1997](#) to cancel the agency's license. It must be signed and dated by an officer of the business. Send the form to us once it is completed.

[Read more>>](#)

Registration of Bail Bond Business and Primary Bail Bond Agent in Charge Designation - *Going Online Soon!!*

Exciting news for bail bond agencies! In early 2020, the Filing of Bail Bond Agency Business, Designation/Deletion of Primary Bail Agent in Charge (as well as demographic information) form will be moving from the [paper form](#) to an online application. This is an opportunity to be sure that your information is up to date with the Department and compliant.

Because the application is new, existing bail bond agencies will need to create a user profile, enter the agency's information including designating the primary bail bond agent in charge. Once the profile is established, the agency will be able to make all changes for the bail bond agency online in real-time.

Bail bond agencies should continue to use the form until roll-out of the new application is announced. Once the online registration is made available, the paper forms will no longer be accepted.

The Department plans to send an email to every licensed bail bond agent's email address on file with the anticipated "live" date and instructions. We recommend you verify your individual contact information through your [MyProfile](#) account now to ensure you receive the email and other important information from the Department.

Notice of change of address or telephone number - Each licensee under Chapter 648, Florida Statutes, shall notify in writing the department, insurer, managing general agent, and the clerk of each court in which the licensee is registered within 10 working days after a change in the licensee's principal business address or telephone number. The licensee shall also notify the department within 10 working days after a change of the name, address, or telephone number of each agency or firm for which he or she writes bonds and any change in the licensee's name, home address, e-mail address, or telephone number. [See s. [648.421](#), F.S.]

Title Agencies: Update Your Info for the 2020 Administrative Surcharge

Subsection [624.501\(27\)\(e\)2](#), F.S., requires any title insurance agency licensed in Florida on January 1 of each year to remit an administrative surcharge of \$200 to the Florida Department of Financial Services.

Title insurance agencies licensed in Florida were emailed a reminder this month to the agency's email address on file with the Department. All title insurance agencies licensed in Florida on or around January 1 will be sent a courtesy email reminder in early January. To ensure you receive follow-up emails, please log in to the [MyProfile](#) account for your title agency and make sure the correct email address is on file. We also recommend you do the same for your individual [MyProfile](#) account. Demographic changes made to an agency's profile do not populate the profiles of licensees associated with the agency.

Please verify/update your information to ensure you receive all correspondence from the Department. Failure to open the email sent by the Department containing the administrative surcharge reminder does

not release an agency from the January 30 deadline. If you need assistance updating your information, please contact us at AgentLicensing@MyFloridaCFO.com. Be *proactive*; do not *procrastinate*.

Failure to pay the surcharge on or before January 30, 2020 may result in administrative action which could include a fine in addition to the original surcharge and/or suspension or revocation of their license. Payment of the surcharge must be made securely online via the title agency's [MyProfile](#) account. Paper checks are not accepted.

More info can be found at:

www.myfloridacfo.com/Division/Agents/Industry/Laws-Rules/TitleSurcharge.htm

Fraud Reporting Requirement Reminder

While anyone can and is encouraged to report insurance fraud, industry professionals are often the most likely to recognize a fraudulent insurance activity when they see it. When licensees observe actions as they occur or learn of the activity after the fact, they have a duty to report it to the Department.

Any Insurer, agent, or any other person licensed under the Florida Insurance Code, or any employee of a licensee who becomes aware or has knowledge of a fraudulent insurance act, is [required](#) to report it and provide pertinent information to the Division of Investigative and Forensic Services.

Fraudulent insurance acts include:

- Knowingly presenting, causing to be presented, or preparing any written statement as part of an application for insurance or insurance claim, which the person knows to contain materially false information.
- Knowingly concealing information concerning any fact related to a claim or application for insurance.
- Knowingly submitting a false, misleading or fraudulent application or other document seeking an exemption from licensure as a health care clinic or demonstrating compliance with [part X](#) of [Chapter 400](#) with the intent to use the license, or exemption from licensure, or demonstration of compliance, to provide services or seek reimbursement under the Florida Motor Vehicle No-Fault Law.
- Knowingly submitting a claim for payment or other benefit under a personal injury protection policy under the Florida Motor Vehicle No-Fault Law when the submitter knows the payee knowingly submitted a false or misleading, or fraudulent application or other document when applying as a healthcare clinic, seeking an exemption from licensure or demonstrating compliance with [part X](#) of [Chapter 400](#).

[See ss. [626.989\(6\)](#), ss. [627.730-627.7405](#), and [Chapter 400](#), Florida Statutes]

Reporting of Actions Requirement Reminder

Being aware of your statutory responsibilities is a key component of compliance. Failing to comply with laws which regulate your license can adversely affect your license, your business, and your bank account. If the Department becomes aware a criminal or administrative action has

not been reported, the Department could take enforcement action, which may include a monetary penalty.

Examples of actions licensees are required to report include felony criminal charges/dispositions, enforcement actions issued by FINRA, the Securities and Exchange Commission (SEC), the Florida Bar, and many other state and federal regulatory entities. Enforcement actions must be reported even if the action was the result of a consent to the action by the licensee. Responsibility for reporting actions could extend beyond the individual named in the action.

Licensees are [required](#) to report any administrative action within 30 days of the final disposition of an administrative action. This includes action taken by a governmental agency in this or any other state or jurisdiction.

Licensees are [required](#) to report within 30 days of being found guilty, pleading guilty or nolo contendere (no contest) to any felony or other crime punishable by one or more years in prison, regardless of adjudication by the court. Reporting is required even if civil rights have been restored or an appeal is pending.

Appointing entities are also [required](#) by law to advise the Department within 15 days after they or their general agent, officer, or other official becomes aware that an appointee has pleaded guilty or nolo contendere to or has been found guilty of a felony, or other crime punishable by one or more years in prison. If the appointee is a bail bond agent, the appointing entity is required to report it within 5 days after becoming aware of the disposition.

A copy of the court documents, order, consent to order or other relevant legal documents should be directed to:

Florida Department of Financial Services
Division of Insurance Agent and Agency Services
Bureau of Licensing
200 E. Gaines Street, Room 419
Tallahassee, FL 32399-0319

or

emailed to AgentLicensing@MyFloridaCFO.com

Administrative/Enforcement actions may also be reported via the NAIC's [National Insurance Producers' Registry \(NIPR\) Attachment Warehouse](#). [See SS. [626.536](#), [626.451\(6\)](#), [626.451\(4\)](#), and [648.382\(4\)](#) Florida Statutes]

Compliance Information

Department licensees and consumers can access compliance information at the Division of Insurance Agent and Agency Services' web page [Compliance Information](#). Additional information is available by license type on our [Frequently Asked Questions](#) web page.



Make Sure You Don't Miss Important Information From Us

We highly recommend licensees routinely check their [MyProfile](#) accounts for messages from the Department. We send licensees important emails to keep you informed on issues regarding application, license, continuing education, or when appointment(s) occur. We suggest adding our domains **dfs.state.fl.us** and **MyFloridaCFO.com** to your email software's Trusted or Safe Senders List to ensure you receive email notifications from us.

Update your contact information TODAY through your [MyProfile](#) account to ensure you remain informed. You are required to abide by the Florida Insurance Code regardless of whether you read the information we provide.



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Case: The Department received a complaint from a managing general agent who reported a bail bond agent refused to pay premiums on executed bonds. The managing general agent provided a list of premiums owed for the transaction.

Investigators met with subject at their office to investigate the transactions in question and review their business practices. Review of the files selected indicated all were incomplete for one reason or another. The bail bond agent was asked to come to the Bureau's field with the documents needed to complete the files. The bail bond agent did not cooperate and no additional documents were provided to investigators.

During the course of the investigation evidence of other violations were noted. Investigator's findings resulted in the subject being charged with failing to designate a primary bail bond agent, executing bail bonds without a designated primary bail bond agent, failure to forward premiums to a surety company and to make payments to the required build-up fund, and failure to maintain a record of all bail bonds executed.

Disposition: License revoked.

Case: Investigators conducted a follow-up investigation of a suspended title agent to determine if the agent was continuing to transact insurance in violation of the order.

The title agent was charged by the State Attorney with one count of Uttering a Forgery, a first degree felony. A Notice of Temporary Suspension was issued stating that the agent (1) shall not directly or indirectly engage in, or attempt or profess to engage in any transaction or business for which a license or appointment is required (2) directly or indirectly control an agent, agency, adjuster, or adjusting firm, or otherwise participate in the business activities of such person, agency or firm, or (3) issue any checks, deposits and funds, or withdraw any funds from any financial institution account that is used for Florida related insurance business or transactions.

In the course of the investigation, the suspended title agent was found to be conducting business in violation of the suspension order. Investigators determined the suspended agent was using the license of another title agent to issue the title insurance commitments and title insurance policies. The suspended agent split the commissions earned from the title policies with the other agent.

Disposition: The suspended agent administratively surrendered their license. The agent working with the suspended agent was fined \$5,000

and placed on probation for one year for aiding and abetting the suspended licensee.

Case: An anonymous complaint was filed with the Department's Division of Investigative & Forensic Services alleging a general lines agent had provided insurance advice and handled an insurance transaction without a license, a third-degree felony in Florida.

Investigators determined the now-licensed agent had substantive insurance-related discussions with consumers via Internet blogs without holding the appropriate insurance license. While unlicensed, the subject participated in an insurance transaction, collected the full premium, but then financed the premium with a premium finance company. To conceal his activities, the subject used the agency address for all insured correspondence.

Disposition: Fined \$15,000.

Case: A case was opened after an insurer terminated an agent's appointment for cause. Investigators met with the subject's former employer and discovered the subject had submitted a large amount of business, but many of the premiums were paid by the agent through their personal bank accounts, which is a serious violation of the Florida Insurance Code. The subject also used bank information belonging to commercial policyholders to make payments for fraudulent policies. The agent created policies for businesses that either did not exist or without the policyholder's knowledge or consent.

The agent's motive for the scheme was to receive advanced commissions. The agency's agent in charge who reported the fraudulent activity was personally charged back \$63,000, the agency's share of the fraudulent commissions. During the investigation, fraudulent certificates of insurance were also discovered.

Disposition: The subject failed to cooperate with the Department to settle the matters and was later arrested by the Division of Investigative and Forensic Services on charges of perpetrating a Scheme to Defraud, a second-degree felony. The subject has been indefinitely suspended pending the outcome of the criminal case.



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Enforcement Actions - August, September and October 2019

Some of the following enforcement actions were resolved through a settlement process resulting in an order for discipline. Notification of enforcement actions is in the public interest. Please check with the Department before making a decision based upon this listing as information may have changed/been updated. This listing does not reflect pending appeals or requests for hearings. The license or registration status may have changed since the filing of these orders. We suggest that searching the [Licensee Search](#) page or make a [public records request](#) to verify the current status of any license or registration.



IMPORTANT NOTE: Actions taken before July 1, 2015 are located at [FLDFS Final Orders](#). Actions taken after July 1, 2015, can be found on the Florida Division of Administrative Hearings' (DOAH) [website](#). For further information, you may make a public records request via [email](#) or contact the [Office of Open Government](#).

Please note: This list cannot be used by a licensee to gain an unfair competitive advantage over other businesses or individuals herein. Any licensee who does so could be in violation of Section [626.9541\(1\)\(c\)](#), Florida Statutes.

Last/Business Name	First Name	License	License Type	Disposition	City, State	Documentation
AGENCY TITLE GROUP, LLC.		W418935	Title Agency	\$2,500 Monetary Penalty	MIAMI, FL	CONSENT ORDER
ALATRISTE	LOURDES	A002717	Title	Revocation	CORAL GABLES, FL	CONSENT ORDER
ALL AMERICAN LAND TITLE INSURANCE AGENCY		A003676	Title Agency	\$2,500 Monetary Penalty	OCALA, FL	CONSENT ORDER
AMERICAN TITLE CORP		W267770	Title Agency	\$2,500 Monetary Penalty	LAKE WORTH, FL	CONSENT ORDER
AMICUS TITLE & CLOSING SERVICES, LLC		W268424	Title Agency	\$2,500 Monetary Penalty	MIAMI, FL	CONSENT ORDER
ARCHER	JENNIFER	W230880	Life, Health, Variable	Revocation	CAPE CORAL, FL	ORDER OF REVOCATION

			Annuity			
ARJONA	KEFREN	A008129	Public Adjuster	Administrative Surrender	MIAMI, FL	CONSENT ORDER
ARNOLD	DIANE	W327802	Life, Health, Variable Annuity	Revocation	TAMPA, FL	ORDER OF REVOCATION
ASSOCIATED FINANCIAL TITLE AGENCY LC		A009292	Title Agency	Administrative Surrender	PANAMA CITY, FL	CONSENT ORDER
AVENUE SETTLEMENT CORPORATION		E032199	Title Agency	\$2,500 Monetary Penalty	WASHINGTON, DC	CONSENT ORDER
BARONOWSKI	WALTER	W177378	Life, Health, Variable Annuity	Revocation	FLORIDA, FL	NOTICE OF REVOCATION
BASILE	ROBERT	W015381	Life, Variable Annuity	Revocation	ONTARIO, CA	ORDER OF REVOCATION
BELLO BUITRAGO	NAYAN	W423400	Life, Health, Variable Annuity	Administrative Surrender	ORLANDO, FL	CONSENT ORDER
BERMAN	GORDON	D051416	Life, Health, Variable Annuity	Indefinite Suspension	BOCA RATON, FL	NOTICE OF TEMPORARY SUSPENSION
BEST VALUE TITLE, LLC		W339032	Title Agency	\$2,500 Monetary Penalty	MIAMI, FL	CONSENT ORDER
BLADZINSKI	CHERIE	P199502	Life, Health, Variable Annuity	Revocation	HOBE SOUND, FL	FINAL ORDER
BLAIN	REGINALD	W264476	Life, Health, Variable Annuity	Revocation	TAMPA, FL	FINAL ORDER
BLANCO	FERNAN	E118410	General Lines	Revocation	MIAMI, FL	CONSENT ORDER
BLEMUR	ANIS	P176981	Life, Health, Variable Annuity	Indefinite Suspension	NORTH MIAMI, FL	NOTICE OF TEMPORARY SUSPENSION
BREADY, III	JOHN BAKER	W499821	Life, Health, Variable Annuity	Revocation	COLORADO SPRINGS, CO	CONSENT ORDER
BRYANT	LAURIE	A033847	General Lines	Revocation	ALTAMONTE SPRINGS, FL	FINAL ORDER
BRYSON	BEVERLY	A033962	Bail Bond	\$5,000 Monetary Penalty	FORT MYERS, FL	CONSENT ORDER
CAMPOS	MILAGROS	W081350	Title	Indefinite Suspension	MIAMI, FL	CONSENT ORDER
CARAVELLA	STEVEN	W041946	General Lines	Indefinite Suspension	FORT MYERS, FL	NOTICE OF TEMPORARY SUSPENSION
CARTER	SHAKELA	W262680	Life, Health, Variable Annuity	Revocation	LAUDERDALE LAKES, FL	ORDER OF REVOCATION
CAVANAUGH	MATTHEW	P138027	Bail Bond	Revocation	VERO BEACH, FL	ORDER OF REVOCATION
CEGLIO	CHRISTIAN	W384967	Public Adjuster	Suspension 3 Months	JACKSONVILLE, FL	ORDER OF SUSPENSION
CERTAIN, JR	ALAN ROY	P165376	Bail Bond	Suspension 1 Years	MARGATE, FL	ORDER OF SUSPENSION
CHANG	SUSAN	E171100	Title	\$3,000 Monetary Penalty	ORLANDO, FL	CONSENT ORDER
CHENEY	CHRISTOPHER	W231912	Title	Indefinite Suspension	CAPE CORAL, FL	NOTICE OF TEMPORARY SUSPENSION
CLOSING PRO'S OF SOUTHWEST FLORIDA		W374558	Title Agency	Administrative Surrender	FORT MYERS, FL	CONSENT ORDER
CLOSINGS.COM, INC		D022215	Title Agency	\$2,500 Monetary Penalty	BAY HARBOR ISLANDS, FL	CONSENT ORDER
COHEN	GILAD	W380479	All Lines Adjuster	Revocation	BOCA RATON, FL	ORDER OF REVOCATION
COLONIAL		A052067	Title Agency	\$2,500	MIAMI, FL	CONSENT

TITLE SERVICES INC				Monetary Penalty		ORDER
CORNELIUS	COLBY	W343560	Customer Representative	Revocation	LAKELAND, FL	ORDER OF REVOCATION
COSMA	CHRISTOPHER	E009850	Customer Representative	Suspension 3 Months	CAPE CORAL, FL	CONSENT ORDER
CROOK	JOCELYN	P142809	Life, Health, General Lines	Revocation	FORT PIERCE, FL	ORDER OF REVOCATION
CRUIKSHANK ERSIN, LLC		W198354	Title Agency	\$2,500 Monetary Penalty	ATLANTA, GA	CONSENT ORDER
CURRY	BRADLEY	W252095	Life, Health, Variable Annuity	Revocation	SANFORD, FL	ORDER OF REVOCATION
DAVIS	ALYSSA	W206109	Life, Health, Variable Annuity, Customer Representative	Revocation	WEST PALM BEACH, FL	NOTICE OF REVOCATION
DEPALMA	MICHAEL	W242047	Bail Bond	Indefinite Suspension	PORT ST LUCIE, FL	NOTICE OF TEMPORARY SUSPENSION
DIETRICH	FRANK	D062485	Life, Health, Variable Annuity	Revocation	SPRINGFIELD, VA	CONSENT ORDER
DOLPHIN TITLE OF THE PALM BEACHES		E015069	Title Agency	\$2,500 Monetary Penalty	DELRAY BEACH, FL	CONSENT ORDER
DOWNTOWN MIAMI LEGAL CENTER, LLC		W152876	Title Agency	\$.2500 Monetary Penalty	MIAMI, FL	CONSENT ORDER
EASTCOR LAND SERVICES, INC		W276653	Title Agency	\$2,500 Monetary Penalty	BAL HARBOUR, FL	CONSENT ORDER
EVERGREEN TITLE SERVICES, L.L.C.		W105402	Title Agency	Indefinite Suspension	MIAMI, FL	CONSENT ORDER
FAJARDO INSURANCE GROUP DBA INSURECHOICE INSURANCE		L069184	Agency	Administrative Surrender	MIAMI, FL	CONSENT ORDER
FLANAGAN	PAUL	W102305	Life, Variable Annuity	Indefinite Suspension	SAN DIEGO, CA	NOTICE OF TEMPORARY SUSPENSION
FMC TITLE AGENCY LLC		W260288	Title Agency	\$.2500 Monetary Penalty	MIAMI, FL	CONSENT ORDER
FOLTZ	JOHN	W200276	Life, Variable Annuity	Revocation	SCOTTSDALE, AZ	ORDER OF REVOCATION
FULLER, JR	WAYNE CARSON	D008343	Life, Health, Variable Annuity	\$2,500 Monetary Penalty	PALM COAST, FL	CONSENT ORDER
G.E.D TITLE AGENCY, LLC		W529541	Title Agency	Suspension 2 Months	LARGO, FL	ORDER OF SUSPENSION
GILCHRIST	MATTHEW	A096957	Life, Health, Variable Annuity	Suspension 18 Months	SCOTTSDALE, AZ	CONSENT ORDER
GRACE TITLE INC		E094383	Title Agency	Administrative Surrender	ALTAMONTE SPRINGS, FL	CONSENT ORDER
GRAND PRIX TITLE SERVICES, LLC		E105158	Title Agency	750 Monetary Penalty	MIAMI, FL	CONSENT ORDER
GREANER	ERIC	W572550	Temporary Bail Bond	Indefinite Suspension	PALATKA, FL	NOTICE OF TEMPORARY SUSPENSION
HARPER	LEIA	W394823	Life, Health, Variable Annuity	Revocation	AUBURNDALE, FL	NOTICE OF REVOCATION
HEIMBURGER	JAY	W036168	Life, Variable Annuity	Revocation	DALLAS, TX	NOTICE OF REVOCATION
HEITZ, JR.	DONALD LEON	P106225	Life, Health, Variable Annuity	Revocation	FORT WALTON BEACH, FL	ORDER OF REVOCATION
HENDERSON	DARANIKA	W351622	Health	Revocation	LAKE MARY, FL	ORDER OF REVOCATION

HERNANDEZ	PEDRO	P173795	Public Adjuster	Revocation	MIAMI, FL	ORDER OF REVOCATION
HERRING	CHELSEA	W265290	Revocation	Revocation	ORLANDO, FL	NOTICE OF REVOCATION
HILL	AARON	W189071	Life, Health, Variable Annuity	Revocation	WINTER HAVEN, FL	ORDER OF REVOCATION
HOOD, JR	ELIJAH	W397846	Life, Health, Variable Annuity	Revocation	PENSACOLA, FL	ORDER OF REVOCATION
INVESTORS TITLE COMMERCIAL AGENCY, LLC		W406473	Title Agency	\$2,500 Monetary Penalty	CHAPEL HILL, NC	CONSENT ORDER
JACKS	SAMUEL	A128727	Life, Health, General Lines	Suspension 6 Months	PLANTATION, FL	CONSENT ORDER
JAQUITH-BYRNE	DONNA	A130247	Managing General Agent, Bail Bond	Indefinite Suspension	PALATKA, FL	NOTICE OF TEMPORARY SUSPENSION
JEAN	SAINT	W452327	Life, Health, Variable Annuity	Revocation	ORLANDO, FL	ORDER OF REVOCATION
JOHN M BROWN INSURANCE AGENCY INC		L098075	Agency	\$5,000 Monetary Penalty	CHICAGO, IL	CONSENT ORDER
KING	ELIJEANA	A141353	Life, Health, Variable Annuity, General Lines	\$15,000 Monetary Penalty, Probation	DAVIE, FL	CONSENT ORDER
KUEHL	J DENNIS	A146568	General Lines	Revocation	PALM CITY, FL	FINAL ORDER
LAUREANO	DENNISE	E011799	Life, Variable Annuity, General Lines	Suspension 1 Year	ORLANDO, FL	CONSENT ORDER
LAZALA	LUIS	P186894	Public Adjuster	\$750 Monetary Penalty	WESTON, FL	CONSENT ORDER
LEGUIRE	LANCE	W459511	Life, Health, Variable Annuity	Revocation	LAKE CITY, FL	NOTICE OF REVOCATION
LETTER	KATHRYN	W068583	Public Adjuster, Property & Casualty	Suspension 3 Months	SCOTTSDALE, AZ	ORDER OF SUSPENSION
LEYVA	NATALIE	W265665	Health	Revocation	FORT MYERS, FL	FINAL ORDER
MANNING	JENNIFER	P096433	General Lines	\$3,000 Monetary Penalty, Suspension 3 Months	LAKE CITY, FL	CONSENT ORDER
MANNY	DEVON	W409767	All Lines Adjuster	Revocation	LAKE MARY, FL	NOTICE OF REVOCATION
MARTIN, II	GREGORY LEE	W573900	Life, Health, Variable Annuity	Indefinite Suspension	SAN DIEGO, CA	NOTICE OF TEMPORARY SUSPENSION
MARTLAW TITLE, INC.		W311171	Title Agency	\$2,500 Monetary Penalty	PROVIDENCE, RI	CONSENT ORDER
MARZIANO, III	VINCENT	W220805	Life, Health, Variable Annuity, General Lines	Suspension 1 Year	KISSIMMEE, FL	CONSENT ORDER
MASSEY	STEPHEN	E146986	All Lines Adjuster	Indefinite Suspension	PORT ST LUCIE, FL	NOTICE OF TEMPORARY SUSPENSION
MASTERS TITLE & ESCROW, LLC		P156749	Title Agency	\$2,500 Monetary Penalty	NORTH POTOMAC, MD	CONSENT ORDER
MCCOY	TERRY	A171227	Life, Variable Annuity	Administrative Surrender	PALM HARBOR, FL	CONSENT ORDER
MCDONOUGH	MATT	A171972	Life, Health	Suspension 1 Year	MARBLEHEAD, MA	ORDER OF SUSPENSION
MEAUX	CLIFFORD	D070539	Life, Variable Annuity	Revocation	DELTONA, FL	ORDER OF REVOCATION
MEYER	DOUGLAS	A177580	General Lines, Life, Health,	\$5,000 Monetary	BRANDON, FL	CONSENT ORDER

			Variable Annuity	Penalty, Probation		
MORTER	JERRY	W359748	Life, Health, Variable Annuity	Revocation	LITHIA, FL	ORDER OF REVOCATION
MOSQUERA	DALIZZA	W275804	Life, Variable Annuity, Legal Expense	Revocation	LAKE WORTH, FL	ORDER OF REVOCATION
MURPHY, SR	JOHN PAUL	P162068	Life, Health, Variable Annuity	Revocation	LAKELAND, FL	ORDER OF REVOCATION
MURRAY	DAVID	W186903	Credit	Indefinite Suspension	JACKSONVILLE, FL	NOTICE OF TEMPORARY SUSPENSION
OCEANSIDE TITLE & ESCROW INC		E081839	Title Agency	\$2,500 Monetary Penalty	VERO BEACH, FL	CONSENT ORDER
OTTESON	CRAIG	W190150	Life, Variable Annuity	Revocation	DALLAS, TX	NOTICE OF REVOCATION
PAX TITLE COMPANY		W309139	Title Agency	Suspension 2 Months	MIAMI, FL	ORDER OF SUSPENSION
PELICAN INSURANCE AGENCY, INC		L063074	Agency	\$5,000 Monetary Penalty	PLANTATION, FL	CONSENT ORDER
PEREZ	ZULEIKA	W306910	Customer Representative	Revocation	DELTONA, FL	ORDER OF REVOCATION
PERRY	JAMILA	W273724	Public Adjuster	\$500 Monetary Penalty	JACKSONVILLE, FL	CONSENT ORDER
PHARISIEN	JOHNSON	W276341	Agency	Indefinite Suspension	FORT MYERS, FL	NOTICE OF TEMPORARY SUSPENSION
POU	FERNANDO	W139971	Legal Expense	Indefinite Suspension	ORLANDO, FL	NOTICE OF TEMPORARY SUSPENSION
PRESTIGE TITLE SERVICES, LLC DBA EPIC TITLE GROUP		W116803	Title Agency	\$2,500 Monetary Penalty	MIAMI, FL	CONSENT ORDER
QUALITY TITLE COMPANY		P133888	Title Agency	\$1,500 Monetary Penalty	WELLINGTON, FL	CONSENT ORDER
QUILES	JONATHAN	W347350	Health	Revocation	TAMPA, FL	ORDER OF REVOCATION
QUOTE MY RIG LLC		L095838	None	Cease & Desist	OVERLAND PARK, KS	ORDER TO CEASE AND DESIST
REED	CANDACE	W200578	Credit	Revocation	ST PETERSBURG, FL	NOTICE OF REVOCATION
RES/TITLE INC		P043847	Title Agency	\$1,500 Probation and Fine	WARWICK, RI	CONSENT ORDER
RIDER	JON	P155089	Public Adjuster	Revocation	NICEVILLE, FL	CONSENT ORDER
ROWELL	DONALD	P016565	Life, Health, Variable Annuity	Revocation	OCALA, FL	NOTICE OF REVOCATION
SARONJA	TOMISLAV	W487408	Life, Health, Variable Annuity	Revocation	MELBOURNE, FL	ORDER OF REVOCATION
SCHLENTHER	ALICE	A312436	General Lines	Revocation	VENICE, FL	ORDER OF REVOCATION
SHIVER, JR	ROBERT	W129943	Legal Expense	Revocation	WINTER HAVEN, FL	ORDER OF REVOCATION
SINCLAIR	JAMES	A243872	Life, Health, Variable Annuity, All Lines Adjuster	Administrative Surrender	PANAMA CITY, FL	CONSENT ORDER
SIVA	MICHAEL	E112101	Life, Variable Annuity	Revocation	MORRISTOWN, NJ	NOTICE OF REVOCATION
SMITH	TIM	E177843	None	Cease & Desist	OVERLAND PARK, KS	ORDER TO CEASE AND

						DESIST
SONSHINE TITLE SERVICES, INC.		P239476	Title Agency	\$2,500 Monetary Penalty	STARKE, FL	CONSENT ORDER
STRNAD	DAVID JOHN	W288571	Life, Variable Annuity	Suspension 18 Months	NASHVILLE, TN	CONSENT ORDER
SUNCOAST TITLE OF TAMPA BAY, LLC		W322966	Title Agency	Suspension 3 Months	TAMPA, FL	ORDER OF SUSPENSION
SWINTON	ROMELLO	W258549	Life, Health, Variable Annuity	Revocation	FORT LAUDERDALE, FL	ORDER OF REVOCATION
T2 TITLE AGENCY, LLC		W466419	Title Agency	Suspension 3 Months	MOORESVILLE, NC	ORDER OF SUSPENSION
TEMPLE JR.	WALLACE L	W241290	Legal Expense	Revocation	TALLAHASSEE, FL	ORDER OF REVOCATION
TERRATITLE, LLC		W327735	Title Agency	\$2,500 Monetary Penalty	CENTERVILLE, OH	CONSENT ORDER
THE CHAISTELI GROUP INC		L054190	Agency	\$15,000 Monetary Penalty, Probation	DAVIE, FL	CONSENT ORDER
THE TITLE BRIDGE, LLC		W182037	Title Agency	Revocation	LONGWOOD, FL	CONSENT ORDER
THOMPSON	STEVEN	W256636	General Lines	\$15,000 Monetary Penalty, Probation	DAVIE, FL	CONSENT ORDER
TITLE COMPANY OF AMERICA INC		A265815	Title Agency	\$2,500 Monetary Penalty	CORAL GABLES, FL	CONSENT ORDER
TRAVIS	SHEILA	P030256	Bail Bond	Revocation	PENSACOLA, FL	FINAL ORDER
TRONCO	TRACY	W329049	Life, Variable Annuity, Legal Expense	Revocation	BRANDON, FL	NOTICE OF REVOCATION
TRUST TITLE & ESCROW COMPANY		W234016	Title Agency	\$2,500 Monetary Penalty	MIAMI, FL	CONSENT ORDER
USA TRUST TITLE		P075488	Title Agency	\$1,250 Monetary Penalty, \$1,250 Costs	NORTH MIAMI BEACH, FL	CONSENT ORDER
VALDES	JAVIER	W440590	Automobile Warranty	Revocation	ORLANDO, FL	ORDER OF REVOCATION
VALEIRAS	LUIS	A271109	Public Adjuster	Administrative Surrender	MIAMI, FL	CONSENT ORDER
VAN DEN BOSCH, JR	ROGER ROLAND	W496433	All Lines Adjuster	Revocation	JACKSONVILLE, FL	NOTICE OF REVOCATION
VASQUEZ	JEISSON	W446700	Life, Health, Variable Annuity	Revocation	TAMPA, FL	ORDER OF REVOCATION
VERA	JUANA	P049034	Customer Representative	Indefinite Suspension	MIAMI, FL	NOTICE OF TEMPORARY SUSPENSION
VERRIEST	RYAN	W129790	Personal Lines	Revocation	TAMPA, FL	ORDER OF REVOCATION
WARREN	WILLIE	W340171	Bail Bond	Indefinite Suspension	PENSACOLA, FL	NOTICE OF TEMPORARY SUSPENSION
WILCOXON	JAMES	W290222	Life, Health, Variable Annuity	Revocation	WINTER HAVEN, FL	NOTICE OF REVOCATION
WILKERSON	TONY	W447242	Life, Health, Variable Annuity	Revocation	ORLANDO, FL	ORDER OF REVOCATION
WILLIAMS, II	STEPHEN JEROME	P147786	Bail Bond	Indefinite Suspension	SAINT PETERSBURG, AL	NOTICE OF TEMPORARY SUSPENSION
WILSON	AARON	W444957	Life, Health, Variable	Revocation	WINTER PARK, FL	FINAL ORDER